



Complaints Policy

In the unfortunate event that you wish to make a complaint to us you may do so either orally or in writing to:

The Compliance Manager

Carisma Group

22 Northumberland Rd,

Ballsbridge, Dublin 4,

D04 ED73.

Email: info@carismagroup.com

Our commitment to you

- To respond to your complaint in a courteous, timely and fair manner.
- To endeavour to address the specific issues you have raised and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where you feel we have addressed your complaint. But if you remain dissatisfied with the outcome of our efforts, we will ensure you are notified of your right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Our Procedure

Carisma Group will acknowledge your complaint in writing or another durable medium, within 5 (five) business days of receiving it. You will also be informed of the person or persons who will be your point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further.

Where the Carisma group has received an oral complaint, we will offer you the opportunity to have the complaint treated as a written complaint and we will investigate your complaint based on our understanding of the issue.

You will be provided with an update on the progress of the investigation of your complaint, in writing or another durable medium, within 20 (twenty) business days of the complaint being made.

We will provide you with updates in writing, or on another durable medium, on the progress of the investigation into your complaint at least every 20 (twenty) working days starting from the date on which the complaint was made and attempt to resolve your complaint within 40 (forty) working days of receiving it.



If we cannot resolve your complaint within 40 (forty) business days of the complaint being made, we will provide you with an anticipated timeframe as when we hope to resolve your complaint. At this point, you can contact the Financial Services and Pensions Ombudsman (FSPO) using the details provided below.

Within 5 (five) working days of the completion of the investigation, we will provide you with the outcome of our investigation, either in writing or another durable medium (where applicable). This report shall include an explanation of the terms of any offer that the Company is prepared to make in settlement of the complaint. If your complaint is still not resolved to your satisfaction, and you remain dissatisfied with our final response to your complaint you can refer your complaint to:

Contact Details of The Financial Services and Pensions Ombudsman:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Republic of Ireland

Telephone: [+353 1 567 7000](tel:+35315677000)

E-mail: info@fspoi.ie

Website: www.fspoi.ie